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INSIGHT

Magazine of Merseyside Police Federation

About Insight Magazine:

Editor – Peter Singleton JBB Chairman
Producer – Paul Kinsella, Business Manager

Published by:

Merseyside Police Federation
Malvern House
13 Green Lane
Liverpool, L13 7DT

Tel: 0151 259 2535
Fax: 0151 228 0973
www.merpolfed.org.uk

Follow us on Facebook and Twitter:

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- It is in your interests to inform the Federation / Slater Gordon whatever the allegation. Your reps details are on page 32
- When you are given your rights we recommend you request Slater Gordon Solicitors who are Merseyside Police Federation retained solicitors.

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Morale... Does it Really Matter?

Tony reflects on the importance of morale in troubling times of austerity for the police force.



By **Tony Barton**,
Secretary Merseyside
Branch Board

In these troubled and economic straightened times we know the police service is undergoing drastic radical reform that is impacting on all aspects of policing. The police budget has been slashed to unprecedented levels by what appears to be a Government with little or no concern for the consequences. We are losing officer numbers like never before, police staff are being made redundant for the first time in my memory. However the work is not decreasing.

Police officer Terms and Conditions have been eroded to the point that their take home pay has actually decreased despite a 1% increase for the last two years. They are paying more into their pension and receiving less at the end of their service. This has led to calls that morale in the service is at an all-time low. But what does that actually mean? The starting point to answer this question must be "what is morale"?

The dictionary definition of morale (also known as *esprit de corps*), is the capacity of a group's members to maintain belief in an institution or goal, particularly in the face of opposition or hardship. Morale is often referenced by authority figures as a generic value judgment of the willpower, obedience, and self-discipline of a group tasked with performing duties assigned by a superior.

According to Alexander H. Leighton, "morale is the capacity of a group of people to pull together persistently and consistently in pursuit of a common purpose".

So is morale important and if so how can it be improved?

The Consequences of Not Addressing Morale Issues in the Workplace

According to most public sector institutions morale is important in effectively achieving common shared goals and efficiency. It is much more desirable to have a motivated workforce all pulling in the same direction. It is even more important during financial hardship or whilst undergoing structural reform. Leaders who fail to address morale issues in the workplace face the following: decreased productivity, increased rates of absenteeism and associated costs, increased conflicts in the work environment, increased customer complaints and dissatisfied consumers of care, and increased employee turnover rates and costs associated with hiring and training replacement staff.

Addressing Low Morale through Servant Leadership

According to Schuler (2004), most people who experience low morale in the work environment blame the leadership or their immediate supervisor. Several leadership related competencies that can contribute to morale issues in employees if lacking include: communicating vision, energising staff, trust, loyalty, and

developing teams. Leadership related competencies can be addressed through servant leadership. Greenleaf, (1996) proposed that "the great leader is seen as servant first, and that simple fact is the key to his greatness". In addition, Greenleaf emphasized that leaders who practice servant leadership are more likely to be trusted. In order to improve morale in the work environment leaders need to create a culture of trust in an organisation. According to Shein (1992), leaders have the ability to shape and influence the organisational culture through: role modelling, the way they allocate resources, how they reward employees, and by the criteria they use for recruitment, promotions, and terminations. Levin (1999) emphasises that a climate of trust exists in organisations when managers do what they say they are going to do and are consistent in their actions. According to Dye & Garman (2006), managers can earn trust and improve employee morale by being accessible, authentic, fostering openness, and by role modelling.

Effective communication is another essential leadership competency when it comes to improving low morale in healthcare employees. Communication that lacks clarity, focus, important details, is too infrequent, lacks meaning, and does not allow staff to respond and discuss their concerns can contribute to morale problems in the workplace. To help prevent morale issues in the workplace leaders need to spend time communicating their vision to ensure that "everyone is on the same page". In addition, highly effective leaders will

communicate widely and allow their messages to be discussed in person or at staff meetings. Allowing employees the opportunity to respond and ask questions helps to improve morale by making them feel that their thoughts and opinions are important (Dye & Garman, 2006).

I personally would argue that morale is important and it does matter. Those who are at the sharp end of service delivery have a right to expect that their voice counts and that they are being supported in the delivery of the goals that are set at the top of the organisation.

Leadership, and support by those same leaders, to deliver a common shared goal is essential to maintaining high morale in any circumstances but even more so when facing unprecedented challenges.

Tribute to Neil Doyle

Following the tragic death of Neil in the early hours of the 19 December, we were inundated by the messages of sympathy and support we received from people from all over the United Kingdom, and beyond.

We have been overwhelmed by the number of people wishing to make a donation in memory of Neil. In response to this demand we set up a bank account 'The Constable Neil Doyle memorial fund' which will collect all funds donated, which Neil's family will decide how the proceeds will be distributed sometime in the near future.

Kinsella Clarke Accountants are independently auditing this fund free of charge and Merseyside Police Federation via our Charitable Trust are administering and processing all transactions free of charge. Every penny donated is transferred directly to Neil's memorial fund account.

The fund continues to grow and currently stands at over £27,000, and this will grow further as the money from the sale of memorial tie pins has yet to be added to this total.

It is worth commenting on the fact that following Neil's tragic killing, the Federation Office at Green Lane received hundreds of messages of sympathy and support from many police officers and from all over the world.

We talk so often about the 'Police Family' it can sometimes seem that it's a bit of a

 *While we are often cynical and almost daily despair about the nature and state of policing, it is reassuring to note that the Policing Family is as strong and as healthy as ever.*

cliché and that we often don't stop and think what it really means.

I can assure you that it is no simple cliché and that it is a tangible real bond that helps support those who need it when facing and dealing with tragedy and adversity. While Neil's family, friends and colleagues continue to come to terms with his loss, it is a comfort to know that they have the thoughts, prayers, and sympathy of their friends and colleagues from across the United Kingdom.



While we are often cynical and almost despair daily about the nature and state of policing, it is reassuring to note that the Policing Family is as strong and as healthy as ever. It is truer than ever that we are that family, and as one of my Federation colleagues so accurately phrased it "When one falls – we all stumble"

1. Donate via Justgiving: <https://www.justgiving.com/Neil-Doyle-memorial-fund>
2. From your mobile Text NEIL11 £5 (or your amount up to £10) to 70070. Texts are free. (This is via JustTextGiving by Vodafone)
3. Directly in to Bank Account:
Constable Neil Doyle Memorial Fund
Account number 33430014
Sort Code 20-50-82

New Merseyside Police Cancer Support Group

With advances in Medical Science and early diagnosis there are now approximately four million people in the UK living with Cancer.



By **Diane Prosser**,
Federation Support and
Welfare Rep, Merseyside
Branch Board

This has got to be good news! But this can throw up different challenges particularly in the workplace and Merseyside Police is not an exception.

Members of our organisation need to know that they will still be valued, that their needs will be catered for and that support is ongoing for as long as it takes.

These are exactly the reasons why the Police Federation have set up the Macmillan support group and we held our first meeting in January this year at the federation offices in Green Lane. Tessa Willow the Macmillan coordinator attended this meeting to give us a helping hand and to assist the group to clearly identify the overall aims and objectives. The meeting was really well attended and it gave those present the opportunity to openly talk about cancer to others that have had a similar experience.

Cancer can bring about many changes both physically and emotionally and sometimes feeling of isolation, particularly when treatment comes to an end. Our group is open to any member of Merseyside Police who has been diagnosed with cancer or who is caring for someone who has cancer.

The support group has the full backing of the organisation and we were fortunate to have Chief Superintendent Rob Carden

from personnel to reinforce this point.

Without exception all of us who attended the meeting spoke highly of line-managers and colleagues and were grateful for the empathy and support offered to them. We are all quick to criticise when things go wrong but there was a firm belief that Merseyside Police is a good employer if you or a family member is unfortunate enough to be suffering from a serious illness.

The group will offer emotional support and also practical support.

The following topics will feature on the agenda for this coming year:

- Fitness testing
- Restricted duties
- Applying for posts/promotion when outside the sickness criteria

WE ARE MACMILLAN CANCER SUPPORT

- General health and well being
- Healthy eating and nutrition
- Consideration for guest speakers at meetings

The group intends to meet on the second Wednesday of each month with our next meeting due to take place at 10.30am on Wednesday 11th March 2015.

You may think that this support group is not for you – but if you come along you may be pleasantly surprised.

You don't have to commit to attending all of the meetings just come along when you need to.

Go on, give it a try – we're here for you.

If you would like any more details please feel free to contact the Federation Office at Green Lane on 777-7500.

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APR Representative	2.9%



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Customer Deposit	£189
Amount of Credit	£11,401.86
35 x Monthly Payments*	£189
Optional Final Payment	£5,510
Charge for Finance	£723.14
Total Amount Payable	£12,858
APR Representative	2.9%



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 - LED Rear Lights
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 - 17" Hurricane Alloy Wheels

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Vauxhall List Price	£13,350
Lookers Cash Price	£12,461.75
Finance Deposit Contribution	£544
Customer Deposit	£189
Amount of Credit	£11,728.75
35 x Monthly Payments*	£189
Optional Final Payment	£5,866
Charge for Finance	£752.25
Total Amount Payable	£13,214
APR Representative	2.9%



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- Multi-Function Trip Computer
- 17-Inch Swiss Blade Alloy Wheels
- LED Tail Lights

PCP example for an Adam 1.2 Rocks 3dr (5,000 mpa)*	
Vauxhall List Price	£13,995
Lookers Cash Price	£13,516.25
Finance Deposit Contribution	£544
Customer Deposit	£199
Amount of Credit	£12,773.25
35 x Monthly Payments*	£199
Optional Final Payment	£6,638
Charge for Finance	£829.79
Total Amount Payable	£14,346
APR Representative	2.9%



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Don't (always) Believe What You Read

Peter talks about the Police Federation and the media...and perceptions.



By Peter Singleton,
Chairman
Merseyside Joint
Branch Board

As I wander around the force, trying desperately to remember where I'm going and what I'm going to say when I get there, I often get asked why the Federation don't say more in the press about the endless stories that often unfairly criticise and castigate the Police Service. Again and again the stories implicit suggestions, are that if one or two officers have been incompetent, corrupt, lazy or whatever, then we all are.

Listening to the radio, watching the TV reports or reading the papers I often find myself despairing at the coverage we get and the apparent catastrophe that is (if you believe the reports) the whole Police Service. But since taking over as Chair of Merseyside Police Federation I've had more dealings with the media and had more information than most regarding a number of stories in the media. This has resulted in me becoming more and more annoyed by the bias of most of the reporting, as I've seen for myself the deliberate omission of information that would alter the bias or tone of the story. So I learnt very quickly to read between the lines, since, to quote the Boomtown Rats, 'cause what I know is true...don't believe what you read'.

I've had first-hand experience of this when, about nine months ago (during one of the periods the Federation were getting a particular kicking in the press and on TV)



I was contacted by a reporter from what I thought was a quality, sensible, broadsheet newspaper for some comments. Now this was at the time the Home Secretary and some of her government colleagues were banging on about the Federation having 'secret accounts' and being 'awash with public money' and using this as an excuse for lambasting us in the media.

I agreed to comment and so I was soon on the phone and the reporter began his questions. Before we started I asked him if he knew what the Federation did for Police Officers, and he confessed that other than 'representing federated officers' he

did not. So I explained how we negotiate terms and conditions on behalf of members, support officers who have been injured or have been off sick, represent and defend officers in misconduct and discipline cases, through insurance help, provide legal cover, life insurance, financial advice, motor breakdown cover for members, and through the Benevolent Fund access to physiotherapy, treatment and convalescent breaks to assist officers return to work.

The reporter was surprised we supported officers to that extent, and was doubly surprised to hear there was no Welfare

Department in Merseyside Police, and it was the Federation who often assisted the organisation by providing these support services.

He returned to his task and started off asking if Merseyside Federation had a 'secret number two account'? I replied saying we did have a members trust account, but that it was bit cheeky the government calling it secret as we paid tax on parts of it - so they could hardly claim they didn't know about it, as otherwise they couldn't tax it! The reporter accepted that and then asked me how much it was worth. I replied I didn't know but that it would be in the hundreds of thousands of pounds. I could hear the excited intake of breath, but this evaporated as I explained how a lot of this was tied up in our Green Lane office, a large Victorian detached house, and although not in the nicest part of Merseyside, was still worth £200k plus. I also pointed out this let us be independent from the force and allowed Merseyside Police use it's publicly funded estate entirely for policing and serving the public, and therefore not subsidising the Federation. He lost interest when he realised the value of the account was in our building and office furniture etc. and not cash we had hidden away.

The next question was about the '£21 million Federation HQ and luxury hotel' in Leatherhead. My first response was to gently explain that while I had no idea of its market value, it certainly didn't cost that to build. I asked him if he owned his own home and when he had bought it. When he told me he bought it 10 years ago I asked if his house value was considerably more than he had paid for it. He confirmed it was, so I pointed out that the Federation HQ was the same, and to build had cost about half of what he said it was worth. It had gone up in value as it was in prime London commuter belt, but it had to be within reach of London as the national federation do all their business with the Home Office, Police Minister, etc. - and that they were all based in central London.

As far as the 'luxury hotel' was concerned

 *I agreed to comment and so I was soon on the phone and the reporter began his questions. Before we started I asked him if he knew what the Federation did for Police Officers, and he confessed that other than 'representing federated officers' he did not.*

I asked if he had ever visited it. When he confessed he hadn't I told him it was pleasant enough but certainly wasn't luxury - unless a nice premier inn was considered luxury. I went on to tell him it made economic sense - as to have effective Fed Reps we need to teach them about complicated regulations, determinations, UPP and UAP procedures, equality and disability legislation, grievances, H&S legislation etc. etc. Before we had the Fed HQ we had to hire hotel conference facilities and hotel rooms so reps from around the country could be trained, while now we could do this 'in-house' thus saving Fed funds.

This didn't seem to please the reporter, so he then asked about the ultimate example of federation officials looking after themselves - the half a dozen 'luxury apartments' for the principle officers. I said I thought this again made sense, and that MP's could learn from the Federation. This seemed to confuse him until I pointed out that, (at that time) as the National Chairman was from North Wales and Secretary was from Bury, it was not reasonable to expect them to prepare for negotiations with

the Home Secretary, Police Minister Etc. from a hotel room. I went on to say while they were in post they had use of the apartments, but when they leave or were voted out of office they move out and the next incumbent moved in. The asset stayed belonging to the Federation, and that if things got financially desperate the Federation could sell these to support the member's funds. I pointed out that MP's were given public money to buy second homes, which once they were voted out or retired they could keep or sell and keep the profits for themselves, so I merely asked whether the MP's could do the same - have publicly owned property that MP's used when in office, but vacated when no longer an MP. This would allow the asset to stay with the public and so no individual could profit from public funds. The reporter didn't have an argument against this.

I told the reporter we had nothing to hide and that if he wanted to visit us on Merseyside I would happily show him round and explain how the Federation worked and show him what we do. You'll be surprised to hear he still hasn't taken me up on that offer.

It was with interest I bought the Sunday edition of the paper to read the report. Sure enough, the piece appeared, but I was left disappointed, as nothing of what I had told him was mentioned, resulting in the bias I mentioned at the start of this piece.

I hope this answers some of the questions I am asked by officers who know some media reports are inaccurate, and want to know why the Federation don't say so. The simple answer is we do say so - it's just we can't make reporters write it or editors to print it.

The only publication we can control is this one, which is why we traditionally use the first issue of the year to look back and explain accurately and report on what we have done over the last 12 months, what we will continue to do, and how we will continue to operate, so you, the members, can see the full picture, have the full information, and answer for yourselves the question of 'what do I get for my subscription'.

It's not all **Misconduct** and **Regulations**

Sean Bell looks at the added value provided by Merseyside Police Federation.



By Sean Bell,
Deputy Secretary
Merseyside Branch
Board

We all say we are busy, it is proving it that can sometimes be difficult. Numbers alone never give the full story. They can paint a reasonable picture of demand but rarely the personal impact which created or resulted in any interaction. Here at Green Lane your Police Federation Representatives have recently completed an Activity Based Analysis (time and motion study to those a bit longer in the tooth) of the work undertaken by the Federation Officials and the staff who support them in supporting you.

Ian - our receptionist, being a retired police officer and federation representative said he could tell us what the top five calls would be without any check sheets or tick boxes. Well to be fair to Ian he was right. These consisted of:

- Member Services
- Group Insurance
- Welfare
- Advice regarding Regulations
- Misconduct

What Ian's wealth of experience didn't tell him was how many calls were made

Files dealt with at Gren Lane in 2014		
File Type	Numbers	Amount Recovered
Benevolent Fund	26	£79,932.22
Criminal Injuries Claim (CIS)	18	£20,315.00
Civil Claim	87	£334,326.38
Claims for Critical Illness	26	£122,000.00
Death Benefit	14	£632,500.00
Dental Benefit Claims	25	£2,534.05
Group Insurance	53	£73,632.00
Hospital Benefit	33	£4,750.00
Industrial Tribunal File	3	
Legal Claim	55	
Misconduct File	141	
Equality & Diversity	29	
Treatment / Rehabilitation	264	
Physio Application	88	
Welfare Matters	67	
Pension Appeal	47	
Professional Development	14	
General File	16	
Totals	1006	£1,269,989.65

to Green Lane by members. It was no surprise that in excess of 13,000 calls are received during the course of the year and that 1 in 4 officers contact their BCU/ Departmental Rep at least once a year. Elsewhere in this magazine, reference is made to Misconduct, Group insurance and other services provided. It is the intention of this article to highlight here some of the less familiar aspects of the work undertaken by your part time and full time representatives.

Red Arc

The analysis suggests our members make good use of Red Arc Red Arc, an independent confidential medical

support service proving support to members at times of critical illness or life changing episodes. It is of note that 44% of these referrals are for Mental Health Issues, 21 % for Cancer related illness and 14% related to Bereavements. In response to these matters training has been provided to Fed Reps and key personnel in the Force in suicide awareness and Diane Prosser has launched a cancer support group.

North West Police Benevolent Fund

NWPBF provides access to physiotherapy to ensure speedy recovery from a well-being perspective and ability to resume full duties or return to work. This reduces

absences, increases the efficiency of the Force and reduces demand on NHS provision. Likewise, the provision of specialist equipment or adaptations to accommodation or vehicles are often expensive and out of reach. Support from NWPBF not only supports the officer but their families and often provides a lifeline not available anywhere else.

Policing is an inherently dangerous and traumatic occupation. Officers can find themselves injured physically and mentally. Often a break away from the working environment can have a beneficial impact on wellbeing; NWPBF Lodges are available to officers and their families for convalescent or recuperative purposes where medical advice deems it appropriate.

During times of austerity, officers can face financial difficulties for a number of reasons including illness, bereavement, pay freezes, unexpected repairs, divorce etc. Where appropriate NWPBF can provide interest free loans or in exceptional circumstances grants to prevent officers having 'unlawful debts' which could expose them to greater difficulty or exposure to corruption. Support from NWPBF at such times reduces the likelihood of officers facing additional stress and anxiety. During the last year, over 300 officers have benefited from being a member of the scheme.

Kinsella Clarke

Financial support is also available through Kinsella Clarke. Having worked closely with Kinsella Clarke for a number of years it is obvious that they understand the complexities of policing and the constraints placed on police officers. Working in partnership with Federation Representatives referrals can be made to NWPBF or where appropriate, a financial action plan can be drawn up for the member. On behalf of our members, Kinsella Clarke can negotiate improved terms in cases of unmanageable debt, AVC or as a last resort assist with bankruptcy procedures. It is the least desirable option but is a lawful execution of a debt. It has been recognised that

 *Support from NWPBF not only supports the officer but their families and often provides a lifeline not available anywhere else.*

officers having 'unlawful debts' could expose them to greater difficulty or exposure to corruption which this service aims to minimise, negating any threat to the reputation of the Force. Once again over 300 members have used the service with pension's advice being the primary reason for contact.

Ill Health Retirements and Injury Awards

The Police Pension Regulations 2006 are often difficult to interpret and are particularly complex when considering appeals either to the Force or a Police Medical Appeals Board. Advice and guidance is available to serving members of the Police Federation.

Federation Representatives work with the Force Medical Retirements Team, Occupational Health Unit and Human Resources to enable the best outcome for the member considering ill health retirement, been placed in the H1 process or applying for an injury award. Where appropriate members are referred to specialist medical consultants to provide evidence to support the application and enable a Selected Medical Practitioner to make a decision regarding the suitability of medical retirement/ injury award. Should there be a need for an appeal then advice and guidance and representation at a Police Medical appeals Board is available. If a Judicial Review is appropriate Police Federation retained solicitors are available for advice and support and representation.

Effective management of these processes reduces the need for unnecessary

appeals and allied costs and addresses unrealistic expectations.

It's not just the money

As mentioned above it is not the full story. The officers and staff at Green Lane have managed claims, compensation and insurance payments for members in the region of £2.6m in 2013/14. However, what has to be remembered is that it is people who are requiring assistance. All the above includes officers who at times of uncertainty, financial difficulties, failing health, facing misconduct or other difficulties have sought the assistance of their Federation Reps to assist them through stressful times.

Time and time again officers rightly question the value of the schemes they contribute to and consider their worth. It is hoped that the results of the Activity Based Analysis undertaken recently highlights the work of Merseyside Police Federation and the positive impact of membership.

The Home Secretary is currently seeking to make membership of the Police Federation optional. Considering the role of the Police Federation is to enhance the welfare and efficiency of the Force it is questionable why she wishes to take this path. The research undertaken and evidence above provides a host of reasons why membership of not only the Police Federation but also the Group Insurance and Northwest Police Benevolent Fund are essential in ensuring police officers can deal with the plethora of issues life throws at them whilst being a police officer.

Much noise was made of 'the Big Society' at the beginning of this parliament. However, unlike austerity measures it waned away. If politicians were looking for a good example of a community taking responsibility for the welfare of their own then Merseyside Police Federation would not be a bad place to start. All activity is for the benefit of the membership and governed 'by Trust and Trustees'. 13,000 plus callers can't be wrong!

Family law offers

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and Police personnel:

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- + A local family law representative for your area
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Parental Separation: **Breaking** **The Cycle of Conflict**

At Slater and Gordon we have team of solicitors who specialise in cases involving children. We always work to avoid conflict and to reach an amicable solution through negotiation.



By **Georgina Chase**,
Family Solicitor,
Slater and Gordon

If it is necessary to go through court proceedings we will provide you with the best legal advice and support at every stage to achieve the very best solution for you and your children.

Most parents realise how harmful it is for their children to watch them arguing with one another. Many will have seen their children upset and confused by even the most mild of disagreements between their parents. Indeed the desire to prevent children from being exposed to parental conflict is a reason I hear often for couples deciding to separate.

Yet sadly while parents are aware of the damage their behaviour can cause, our recent research shows that even after they have separated many couples are simply not able to break the cycle of conflict. The study surveyed more than 1,000 separated parents in order to understand the challenges they face once they start living apart. Although nearly all the couples we talked to said they try for the sake of their children to remain amicable with their former partner, almost half admitted that they regularly argue in front of them. In fact our research indicated that on average separated parents spend three months of their lives arguing over arrangements for their children.

For children, the impact of seeing the animosity between their parents can be

damaging to their emotional well-being not only in the short-term but in the longer term. Being locked in constant conflict is also stressful and exhausting for parents. It is important therefore to take advice from a specialist family solicitor at an early stage. They can talk to you about the different processes available to help you resolve the issues.

I often advise parents to recognise that there will be aspects of the other parent's care which they may not like but which are not harmful to the children. I encourage them to look also on the positive experiences the other parent provides and the benefits that a diversity of experiences can bring to a child.

Agreeing a parenting plan can be an invaluable tool after separation. This will set out the agreements reached in respect of the children. It doesn't just have to deal with where the children should be every day but can address other practical matters. Examples might be, will you organise joint or separate birthday presents, will you go to parents' evening together and how to approach the usage of video games or mobile phones.

Sometimes it may not be possible to reach an agreement on your own. Mediation can then be a useful means of resolving those outstanding issues. This involves you and your former partner meeting with a mediator who will try to assist in finding a way forward together. Collaborative law is another option. In this process you and your partner meet together with your solicitors to discuss the options available and agree on a solution. The benefit of both mediation



Being locked in constant conflict is also stressful and exhausting for parents. It is important therefore to take advice from a specialist family solicitor...

and collaborative law is that it helps to keep communication open between you and the other parent which is important for your children.

In some cases it may be necessary to ask the court to determine what is in the best interests of your children. The court can be asked to decide specific issues such as what school your child should attend or whether they should be allowed to go on a particular holiday. It can also decide where a child should live and how much time they should spend with each parent.

The family law team at Slater & Gordon have over 16 years' experience handling more police divorce cases than any other firm. We offer a free initial consultation, reduced rates and fixed fees for Police Federation members and police personnel. Georgina Chase is the family law representative for Merseyside Police Federation.

Charitable Trust: Christmas 2014

In 2014 our Charity donated nearly £37,000 to various causes, charities and individuals. We thank all of our members for your fantastic support throughout the year, in particular for submitting over 150 applications to us just before Christmas for hampers or vouchers. They made such a difference to people and we have received so many thank you messages and cards. Once again, a big thank you. We could not do this without your support. Thank you to everyone who sent in your photos and we publish here a small selection. The winner of the draw for a 2 night break at our Cottages in Windermere was Louise Hamilton.





Lottery Winners

JANUARY:

Con M E Berry £500
Con R Viney £250

FEBRUARY:

Con M Metcalf £500
Pen R W Leyland £250

MARCH:

Pen A J Butler £500
Pen J P Leyland £250

APRIL:

Pen B Addison £500
Pen P Johnstone £250

MAY:

Pen A R Davison £500
Con P A McGill £250

JUNE:

Sgt W Thomas £500
Pen N Cowdrey £250

JULY:

Pen G J Kirkham £500
Pen D Owen £250

AUGUST:

Con G S Davies £500
Pen R D Johnson £250

SEPTEMBER:

Pen C Atkinson £500
Con K John £250

OCTOBER:

Pen H T Youdan £500
Con P Bennett £250

NOVEMBER:

Pen M Wadmore £500
Con M P Moroney £250

DECEMBER:

Pen W Hill £500
Pen T C J Wilson £250



The Real Value of **YOUR** Group Insurance Scheme

Philip Williams and Co show how the scheme has evolved with time and show how widely used it is today.

One of the most valuable, unique products available to Police Officers is the Police Federation Group Insurance Scheme, negotiated locally by your local Branch Board Officials.

Police Group Insurance Schemes were originally developed during the late 1970's and early 1980's, at a time when the Police Pension Scheme did not have a death in service benefit. Then, when a Police Officer died in service, not only was their commutation lump sum lost,

 Today, the Merseyside Group Insurance Scheme has developed into a comprehensive package of insurance, specifically designed for those working in law enforcement.



Group Insurance Scheme

Effective from 1st April 2015

Specifically designed for those working in law enforcement

COVER	TYPICAL ANNUAL HIGH STREET PRICE	GROUP INSURANCE SCHEME
Life Insurance £100,000	£276	Included
Critical Illness £10,000	£132	Included
Legal Insurance and Identity Theft	£48	Included
Worldwide Family Travel Insurance	£144	Included
Motor Breakdown Cover including home start and relay	£180	Included
Home Emergency Assistance	£96	Included
Income Protection/Half Pay Cover	£360	Included
24 Hour Emergency Dental Cover	£36	Included
Accident Benefits	Not available	Included
Hospitalisation Benefit	Not available	Included
Red Arc Independent Care Advisory Service	Not available	Included
Child Critical Illness £2,000	Not available	Included
Child Death Grant £2,000	Not available	Included
TOTAL ANNUAL COST	£1272	£330.84

This is a bespoke Insurance Scheme designed specifically to offer our members the best, most comprehensive cover at the most competitive rates available. As you can see, even disregarding the many extra covers not available on the High Street, your scheme gives you tremendous value for money!

THAT'S AN ANNUAL SAVING OF £941.16

NOW ALSO AVAILABLE TO POLICE STAFF

If you're not already in the scheme, contact the Federation Office to join on 0151 259 2535



but with no death in service benefit, the financial impact on dependents was massive; particularly when officers were approaching their retirement date. It was a relatively common occurrence, which became part of police folklore, for Chief Officers to benevolently, medically retire people on their “death beds” to avoid this loss to the officer’s family. Clearly, this situation was very unsatisfactory, being quite “hit and miss”, and, to assist, The Police Federation put in place what was effectively a life insurance/commutation protection product, arranged and underwritten on a group basis. Many members took advantage of this scheme and from these small beginnings, the Group Insurance Schemes developed to become the comprehensive package of protection that they offer today.

Although the 1987 Police Pension Scheme put in place a basic death in service benefit of 2 x salary, and the 2006 scheme has 3 x salary, the life insurance element of the Group Insurance Schemes remained a popular benefit. Police Officers therefore asked the Police Federation to consider how they could extend the benefits using the same “group arranged principle”.

This added benefits, such as a family travel insurance policy, accident benefits and critical illness cover. Police Officers saw that there was real value for money in negotiating insurance products on this basis. Not only could they save large amounts of money on individually negotiated retail products, but it also offered the convenience of taking care of many of the families’ main insurance needs in a simple one off payment, through payroll deductions.

Because of their popularity, further benefits were added: a Motor Breakdown policy, which covered the member and their partner in any vehicle in which they were travelling, Home Emergency Cover, as well as some unique benefits not available on the High Street, such as Half Pay Insurance and Hospitalisation Benefit.

Today, the Merseyside Group Insurance Scheme has developed into a

 *...with the majority of the scheme having being renewed with our existing providers, and the new price for serving officers is £27.57*

comprehensive package of insurance, specifically designed for those working in law enforcement. For example, life insurance is paid following “death from any cause”, including CBRN incidents and suicide. It is written in trust so that it can be paid to your dependents quickly, and is free from inheritance tax.

The full scheme is also written and held in trust; the Trustees have decided that it should be available to Police Staff, as well as all subscribing members of the Police Federation and retired members, who were members during their service.

The Trustees of the scheme are also responsible for negotiating the benefits available in the scheme and work with our providers, Philip Williams Insurance, to ensure they not only meet your needs, but also continue to provide outstanding value for money.

The scheme contains a wide range of benefits which are shown on the Table opposite. The table also shows the typical prices a forty-year-old individual would pay to get the equivalent products on a retail basis, a real revelation!

The scheme has just undergone a major renewal, with the majority of the scheme having being renewed with our existing providers, and the new price for serving officers is £27.57, an increase of just £1.22 per month. The Trustees of the scheme went through the claims data in detail with our scheme managers at Philip Williams Insurance Management to ensure that all elements of the scheme were providing suitable benefit to our members.

The following are just some of the headline figures, which prove just how valuable the cover is to you:

- 1** In the past 5 years over £3 million has been paid to dependents following the death of serving and retired Merseyside police officers and their partners.
- 2** In the past 5 years £621,000 has been paid as a result of critical illness claims for serving, retired Merseyside officers or their partners.
- 3** In the past 5 years over £160,500 has been paid to support serving Merseyside officers who have been placed onto half pay as a result of sickness.
- 4** Over £500,000 has been paid out in travel claims, including a number of substantial claims following hospitalisation of Merseyside members abroad.
- 5** In the last 4 years over 800 Merseyside members have received assistance from the Home Emergency cover, and an incredible 2006 members have called for assistance because of a motor breakdown.
- 6** In the last two years over 200 Merseyside members have been provided support from the nurse advisors at Red Arc Care Service.

I am sure you would agree that the figures demonstrate the invaluable support to Merseyside Police Officers provided by the scheme and your Federation Staff, who administer large parts of it on your behalf.

If you are not a member of the scheme and wish to join, or take advantage of the top up elements of the life insurance cover, or take out cover on your partner, please contact Merseyside Police Federation Office on 0151 259 2535.



Team Fed Complete the **Liverpool Santa Dash**

Our team of 57 completed the Liverpool Santa Dash on Sunday 7 December. We were the largest group to participate, many thanks to our members, families and friends who participated and who have raised £5,000 which is an incredible total.

Funds were split equally between two of our favourite charities, Zoë's Place baby Hospice in Liverpool, and Wirral based Stick n Step which works with children with cerebral palsy and their families. Many thanks to all who participated.



More Charity Donations

At our annual Charity Dinner in November we raised £15,000 for the Marina Dalglish Appeal.

We were delighted to present a cheque to the Marina Dalglish Appeal recently.

The charity aims to improve Cancer care on Merseyside. Find out more about it here www.marinadalglishappeal.org



Above: Presenting the cheque to Marina and her husband Kenny - on the right - are our business manager Paul Kinsella and our support and welfare representative Diane Prosser.



Slater and Gordon and PolFed.

Slater and Gordon has been working with the Police Federation for five decades, representing Police Officers against claims of misconduct and criminal behaviour, in personal injury and employment claims, family law matters and in cases of defamation.

We've unrivalled experience of winning cases, protecting your job, your income and your reputation.

Our legal services:

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- + Family law
- + Employment law
- + Police pensions
- + Wills, trusts and estates
- + Defamation and privacy matters

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[slatergordon.co.uk/policelaw](https://www.slatergordon.co.uk/policelaw)

Plebgate

The Media and Libel team at Slater and Gordon have been acting for an officer in his libel action against former chief whip Andrew Mitchell MP arising from what has commonly become known as the 'Plebgate' case.

The action was generally regarded in the media as the most high profile libel trial in recent years and it received huge coverage on television and in the national and local press.

An eight day trial commenced in November 2014 to decide the true facts of what happened in those few minutes at the gates of Downing Street, at the conclusion of which Mr Justice Mitting found in favour of the officer. Subsequently judgment was entered for the officer and terms of settlement, including compensation, have been agreed.

Our client was the officer who properly refused to let Mr Mitchell and his bicycle out of the main gates of Downing Street, directing him to the pedestrian side gate on the evening of 19 September 2012, and who received abuse from Mr Mitchell for doing his duty. Our client took a contemporaneous note of events recording the abuse he was subjected to, most notably when Mr Mitchell purportedly called the police "f*****g plebs".

The incident was leaked to The Sun who reported the incident in a front page article on 21 September 2012 and has attracted intense press coverage ever since. Mr Mitchell admitted swearing at our client but denied using the word "plebs". He was forced to resign as a result of events and subsequently sued the newspaper for libel in respect of its article.

In a press conference given by the defendant on 26 November 2013, Mr Mitchell repeated his allegations that

our client had fabricated his evidence, but also suggested that he was party to a planned conspiracy with other police officers to frame Mr Mitchell and disseminate untruths about him. This was despite the press statement released earlier the same day by the Crown Prosecution Service announcing that the result of the extensive Operation Alice police investigation was that no criminal or misconduct action was to be taken against our client.

Understandably, having maintained a dignified silence up until then, our client felt compelled to take action in the face of such serious allegations attacking his integrity and professionalism.

This was a complex and very high profile matter which has been complicated by a number of other matters which have arisen out of the original incident. It had led to a thorough and extensive investigation known as Operation Alice, collating over 1,100 witness statement and hundreds of documents.

During the trial lasting nearly two weeks, Mr Justice Mitting heard evidence from Mr Mitchell, our client and 26 witnesses and considered numerous documents. A 3D computerised reconstruction of the encounter was produced to illustrate the officers' likely field of vision and phonetics experts were asked to provide evidence about the time it would have taken for the respective accounts of the words spoken. It was ruled that Mr Mitchell's account was inconsistent with CCTV footage of the incident and the judge was satisfied "at least on the

 *This was a complex and very high profile matter which has been complicated by a number of other matters which have arisen out of the original incident. It had led to a thorough and extensive investigation...*

balance of probabilities, that Mr Mitchell did speak the words alleged or something so close to them as to amount to the same, including the politically toxic word "pleb".

The result was an overwhelming success for the officer in question, the Police Federation and the legal team from Slater and Gordon.

 **Slater
Gordon**
Lawyers

Misconduct Update

Dave highlights some recent subtle changes to legislation, and the importance of being a member of our schemes.



By **Dave Lowe**,
Misconduct Lead
Merseyside Branch
Board

This is the first report of 2015 and already I am in the position to bring you news that once again the Police (conduct) regulations 2012 have been amended — not drastically — in fact its only one part of the regulations but it may have a massive impact should you find yourself in this unfortunate position.

If you are served with a Regulation 15 notice post January 12 2015 for Gross Misconduct, and you are not suspended then you now will require the consent of the Appropriate Authority (AA) to resign or retire from the police service.

This is only whilst the likely result of the investigation is a misconduct hearing (gross misconduct allegations or misconduct when the officer has a live final written warning).

The important phrase is the Misconduct Hearing. If an investigation begins at Misconduct and is later re assessed to Gross Misconduct, the point it becomes gross misconduct and a hearing is the outcome, then the consent to resign/ retire will be required.

The AA can consent to a notice to resign or retire but only if it is satisfied that:

- a) The officer is medically unfit to continue to be subject of any proceedings brought under the regulations; or
- b) There are exceptional circumstances that would justify the AA giving consent

to the notice of intention to resign or retire.

Obviously (b) is very wide meaning and it is too soon for any test case around the country as to what exceptional circumstances are, but it's a significant change as previously only whilst suspended did you require permission to resign / retire whilst under investigation.

The Home Office states that the Secretary of State considers it to be in the public interest that misconduct investigations and proceedings against police officers that could lead to dismissal are taken to their conclusion. Once again it appears that the police are in the sights of the government with regards to Misconduct Issues.

In Merseyside the world of Misconduct is unfortunately a busy one. It's too early to inform you of any peaks in 2015 but I'm pleased to say that the message I am sending out via Insight appears to be getting through.

We have seen a dramatic decrease in offences involving data protection and mobile phone issues since the previous insight article. Please remember every key strike you carry out is recorded and refresh yourself with the warning screen that always 'pops' up with regards to the policing purpose.

Please remember if you pick up a complaint not related to Police duty then the funding rules of the federation make it almost impossible to obtain funding for legal advice and we then have to apply for funding via the Group Insurance and the Legal Insurance Management, (LIM).

If you are not a member of the group Insurance Scheme, then we can't access

this for you and this potentially could see you looking to fund your own legal fees in defending yourself, knowing you are innocent with a bill of tens of thousands of pounds. Please consider this scheme if you are not a member.

2015 brings a new departmental head to Professional Standards, and a number of 'new faces' on the investigators front. The Federation are looking forward to working with the department to hopefully streamline investigations and reduce the timescales it takes for officers under investigation to be concluded.

Those of you who have been subject of investigations will be aware of the stress and anxiety, the length of investigations have previously taken, almost always the biggest issue from the member is that nothing ever seems to move forward for months at a time.

For the basic straight forward complaints which aren't difficult to investigate with assistance from both the Police Federation and the member we are looking forward to reducing this time dramatically. Professional Standards also say goodbye to Copperas Hill in March after 15 years as they move to their new home at Police Headquarters.

At the end of 2014 we had 143 officers subject of live investigations yet during the year only two officers were dismissed at Misconduct Hearings one not being a member of the Police Federation. We assisted and negotiated the resignation of a number of officers subject to gross misconduct investigations during 2014 also which greatly assisted both the organisation and the officers themselves, something, which, if we return to the opening of my article may become far more difficult.

Merseyside Police Federation Insurance Scheme

SCHEME BENEFITS with effect from 1st April 2015

Serving Member

Life insurance	£100,000	Hospitalisation benefit up to 5 nights	£50 per night
Terminal prognosis advance on life insurance	20% of sum insured	Accident/incident/emergency admission	£50 per night
Permanent total disablement (due to accident)	£100,000	Planned admission after first 3 nights	20% scale pay
Accidental loss of use benefit	£60,000	Sick pay benefit (when pay cut to half)	
Infection of HIV/AIDS on duty	£60,000	<i>up to 26 weeks, then a further 4 weeks</i>	
Temporary total disablement	£21 per week	<i>when on no pay</i>	
<i>(up to 104 weeks excluding first 7 days)</i>		Family travel policy	Worldwide
Critical illness	£10,000	Legal expenses including ID theft protection	Included
Child critical illness	£2,000	Emergency and injury dental benefit	Included
Child death grant	£2,000	Home emergency assistance	Included
Red Arc assistance	Family Cover	Free financial advice with Kinsella Clarke	Included
		Motor breakdown cover	Member and partner

CALENDAR MONTHLY SUBSCRIPTION

Weeks of service 1-104

£27.57

£Nil

COHABITING PARTNER OF SERVING MEMBER

Life insurance
Terminal prognosis advance on life insurance
Critical illness

£50,000
20% of sum insured
£5,000

CALENDAR MONTHLY SUBSCRIPTION

£6.00

The first 104 weeks of service are free of charge to both new Student Officer members and cohabiting partners.

The benefits arranged under this insurance trust are provided strictly under the terms of insurance policies taken out and owned by the trust. Copies of the policies are available to view at the Police Federation office. Subscription to the Trust entitles the member to the benefits provided by the Trust but confers no ownership of any of the underlying policies, which are vested in the trustees.

Where two members are cohabiting spouse/partners and both paying the full member subscription, a reduction for ONE member is available. This is due to the duplication of the family benefits of travel insurance, Red Arc assistance, motor breakdown and home emergency assistance. To apply for this discount, please contact the federation office.

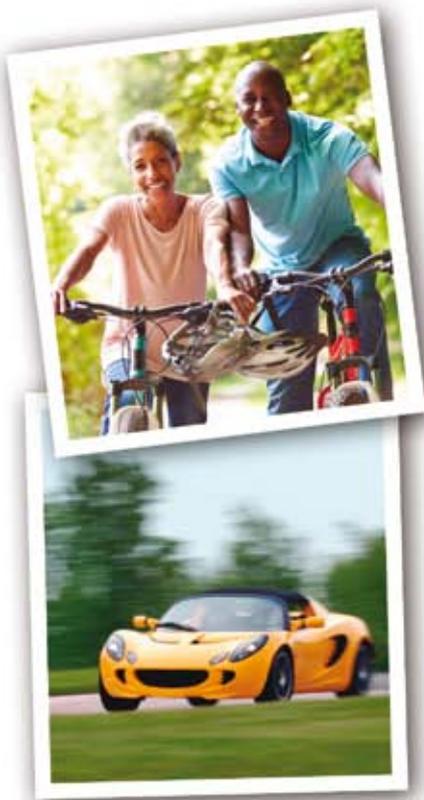


Win £2015

in 2015 with Police Mutual

Are your finances feeling the squeeze?

Don't miss out on a new prize draw from Police Mutual exclusively for Police employees and their immediate families. Take part and you can be in with a chance of winning £2015 to kick start your finances this year.



Family finances can be under pressure for all sorts of reasons. This super prize will help one lucky winner make their money go further – at least for a few weeks!

Just think... what could you do with an extra £2015 in your pocket?

This fantastic prize draw from Police Mutual gives you the opportunity to win £2015 to help pay off your bills so you can spend your money having fun, however you choose.

What will you go for?

How about a much needed holiday? City or beach, mountain or forest, sun or snow – what a choice!

You might choose a spot of retail therapy, splashing out on some treats for you and your loved ones.

Or maybe you want to spend the money on your home – helping with the cost of renovating, redecorating or simply refreshing.

The list of possibilities is endless!

Police Mutual's last prize draw made two lucky members of the Police family very happy when they received £2,000 in their bank accounts in time for Christmas. Who knows – you could be next!

Eligibility

This prize draw is open to serving and retired Police Officers, Staff and their immediate families.

Spread the word about this fantastic competition because if you recommend an eligible colleague or family member over 18 to take part in the competition, not only will you both be in with a chance of winning £2015, but we'll also enter you into a separate prize draw to win £500.

For terms and conditions please visit:
www.policemutual.co.uk/win2015/terms

About Police Mutual

Being smart and savvy when it comes to personal finances can give your financial future a massive boost. Sometimes money matters can seem overwhelming so don't forget that we are here to help you.

Police Mutual has been providing bespoke financial services to the Police family for over 140 years. Our advice and products are tailored to the unique needs of Police Service employees and their families. We understand a lot about today's financial stresses. While we can't afford to give everyone in the Police family a £2015 prize in 2015, we are always here to provide you with excellent financial products and services.

To find out more check out our website:
www.policemutual.co.uk



Don't miss out!
Enter our free prize draw now at
www.policemutual.co.uk/win2015

Closing date 30 April 2015

Welcome to YOUR Professional Body for Policing – The College of Policing

Andy Hughes is the Merseyside Police liaison with the College of Policing; here he explains the developing member services available to police officers.

The police service must be radically reformed in order to meet growing challenges and deliver the most effective service possible. At the core of this reform will be the new College of Policing, which will be representative of all officer and staff ranks and led by the service itself, to ensure that officers have the right training and skills for the future. Together with directly elected Police and Crime Commissioners and the new National Crime Agency our reform agenda will improve policing, deliver better value for the taxpayer, and give the public a stronger voice. (Home Secretary Teresa May, December 2011)

The College of Policing replaces the National Policing Improvement Agency (NPIA) on the back of a number of radical reforms to policing. The Home Office report, Policing in the 21st Century (July 2010), announced the phasing out of the NPIA to be replaced with a professional body of policing. Chief Constable Peter Neyroud, in his Review of Police Leadership and Training (2011), also recommended the establishment of a professional body of policing under the guise of the College of Policing. This requirement was subsequently reinforced by the Home Affairs Committee review into Leadership and Standards in the Police (26 June 2013).

Since that time representatives from the Police federation, Superintendents' Association, ACPO and UNISON have worked with the Home Office to create the College and to ensure that the professional body represents and recognises the police service's desires and aspirations.

Chief Constable Alex Marshall and Dame Shirley Pierce were announced as Chief

Executive and Chair of the College of Policing on 24 October 2012. On their appointment they confirmed that in order for the College of Policing to be reflective of other similar professional bodies, such as those associated with the medical service and teaching profession, there would be a requirement for a Policing Code of Ethics.

The Code of Ethics is the College of Policing first step to professionalising the service. The Code combines the seven Nolan principles, defined in the 'Principles of Public Life (1995), published by the Committee of Standards in Public Life, together with two further principles, 'fairness' and 'respect' forming the Nine Policing Principles. The two additional principles were added after research showed them to be crucial to maintaining and enhancing public confidence in policing. In addition to the Policing principles the Code also defines the Ten Standards of Professional Behaviour which originate from the Police (Conduct) Regulations 2012 and The Police Staff Council Joint Circular 54. The wording of these standards has been adapted to ensure that they apply to all members of the policing profession.

The Code of Ethics was presented to Parliament in July 2014, pursuant to Section 39(a) of the Police Act 1996, as amended by Section 124 of the Anti-social Behaviour, Crime and Policing Act 2014.

Over the coming months the College will develop the membership services available. These will form two distinct roles;

- Serving the professional needs of all individuals involved in policing through a professional body which works closely

with forces to ensure the standards of professional practice are met.

- Serving the personal career and development needs of those working in policing, on an individual and collective basis.

In 2015 the College will offer a number of categories of individual membership including;

- Full professional - Police officers, staff, volunteers and others working in police services in the UK.
- Student-Individuals planning on joining the police.
- Partner member (affiliate) - Individuals working for partner agencies or service providers.
- Educational member - Academic partners and organisations providing training to policing.
- International member - Individuals working for policing organisations outside the UK.

The College will subsidise membership fees for police forces in England and Wales for as long as it is possible to do so. International forces, educational establishments and other partners will be charged.

For further information regarding the College, the Code of Ethics and to access the College of Policing Five Year Strategy, which gives further details of the role of the College of Policing, visit the College website at www.college.policing.org.uk

The Charity MIND looks at **Mental Health Issues for Police Officers**

Working in the emergency services can leave you and your colleagues more at risk of experiencing a mental health problem. But you don't have to be an expert on mental health to be there for a colleague, says anti-stigma campaign Time to Change.

A recent insights document published by think tank New Philanthropy Capital (NPC) suggests that there is reluctance among police and other emergency services staff to seek help for physical and mental problems before they become serious and, in some cases, a 'hero not victim' self-image can inhibit personnel from recognising their own support needs or acting on them if recognised.

"I feel one of the last taboos is talking about recovering from this type of illness," said Lisa Finch from Avon and Somerset Police "But stress-related illness is on the rise and can have a devastating effect on the individual, colleagues, friends and family, not to mention a cost to the organisation."

Lisa is a Detective Constable with 24 years' service. 18 months ago, she experienced a breakdown, spent a period of time off work and was subsequently diagnosed with depression.

"There are some common personality traits that can make a person more vulnerable to depression and other mental health problems, and most of these describe police officers to a tee," she said. "Things like reliability, diligence, a strong conscience, sensitivity, and a tendency to focus on the needs of others before one's own."

"The truth is that mental health is as normal as physical health. One in four people experience a mental health problem every year – and that's outside the emergency services. So we should be able to talk about it openly and freely."

In common with counterparts from the other emergency services, it can be argued that colleagues play a central role in the job satisfaction police work can bring, with peers often being seen as a kind of 'work family'. With this in mind, Time to Change says that there are lots of everyday things we can all do to look out for colleagues.

"One of the best ways I've found to fight my depression, and also the stigma surrounding it, is to talk about it," said Lisa. "It's been a proper eye opener for me, how many of us are feeling the same. So I would urge anyone who's feeling this way to start by having a little chat to someone. It can really help."

"As colleagues, we can play an important role too. If you feel someone is acting out of character, or you're worried about them, asking how they are doing can go a long way. Police officers are naturally suspicious – we need evidence to back things up. But, with this type of illness there's no visible injury like a cast on a leg. So a simple text to say you're thinking of someone might mean the world."

Time to Change is an anti-stigma campaign run by leading mental health charities Mind and Rethink Mental Illness. Mind is launching the Blue Light Programme in March 2015. This major new initiative will support the mental health and wellbeing of emergency services personnel from the police, ambulance, fire, and search & rescue services across England. For more information, please visit www.mind.org.uk/news-campaigns/campaigns/bluelight. To find out more about how you can be there for a colleague, visit time-to-change.org.uk

Did you know?

- ✿ 1 in 4 people in England experiences a mental health problem every year. So it's likely you'll know someone going through this experience.
- ✿ By talking about mental health, we can help to break down the silence surrounding it.
- ✿ There are simple things we can all do, like asking someone how they are or sending someone a text to say hello.

5 tips on talking

- ✿ It's OK to ask how someone is doing, especially if they don't seem themselves.
- ✿ The silence around mental health can make it doubly hard for those experiencing problems, so lending an ear will mean a lot.
- ✿ You don't need to be an expert to start the conversation
- ✿ You shouldn't feel responsible for solving someone's problems.
- ✿ Keep talking about the things you always talk about. Just be yourself





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Twelve Years of Police Credit Union but Fifty for the UK

Police Credit Union is now in its twelfth year since the merger of seven individual police credit unions.



By Peter Evans,
Chief Executive
PCU

Part from growing membership and services in our core police and law enforcement family, it has now become the largest credit union, with 24,000 members and almost £60 million in assets, in the largest trade association, ABCUL – Association of British Credit Unions Ltd.

But credit unions in Britain themselves have just come to the end of a 50th anniversary year, a year in which the sector, as a whole, has gained support from a number of new quarters and continued to work together to grow and strengthen its position in the UK.

Some interesting figures about credit unions' development over the past decade alone were published at the turn of the year by the Bank of England.

The unaudited figures from the September 2014 quarterly returns of 362 credit unions in England, Scotland and Wales show that, in the decade since 2004, credit union membership and lending have more than doubled, with savings and assets almost trebling.

Total membership (including juvenile depositors) stood at 562,577 in September 2004 and has increased by 109% to 1,173,299 in the latest figures.

Where credit unions were lending just over £314 million in September 2004,

this had increased by 119% to almost £688 million in September 2014.

Meanwhile, the amount saved in credit unions has leapt by 175% from just over £381 million in 2004 to almost £1.05 billion a decade later.

Similarly, British credit union assets have grown by 187% from £432 million in 2004 to almost £1.24 billion in September 2014.

The data shows that including junior depositors, more than 100,000 more people joined credit unions in Britain in the 2013/14 financial year, a total annual membership increase of 9.6%.

Credit unions can be very proud of a number of significant achievements over the past year.

New groups continued to benefit from membership, from both existing and new credit unions. The beginning of the year saw the launch of a new credit union for members of the Association of Polish Engineers in Britain, with the support of high profile credit unions in Poland and New York. And in December, the Churches Mutual Credit Union finally gained authorisation and has just launched.

Credit unions of all types and sizes have continued to build their own partnerships and develop services for their growing memberships.

The sector also remained high on the agenda in the wider world:

The Lloyds Banking Group Credit Union Development Fund, launched last

...Police Credit Union should soon be able to see the benefits of this burgeoning area of ethical financial services.

June, has provided a major new source of support for smaller credit unions looking to expand their membership in a sustainable way.

The Credit Union Foundation (under ABCUL) which is administering the new fund is also involved in other exciting ventures with support from Citibank and local authority procurement company Scape.

The Westminster Government continues to support credit unions through the Credit Union Expansion Project and additional support has been welcomed from the Scottish and Welsh Governments. And with the success of both the Westminster based All Party Parliamentary Group and the Holyrood based Cross Party Group; credit unions now enjoy support from politicians from across the full political spectrum.

With the profile of credit unions rising all the time and more professionals constantly joining to develop the sector, members of Police Credit Union should soon be able to see the benefits of this burgeoning area of ethical financial services.

There'll be more in the next issue.

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A

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EXT: 73676
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EXT: 73826
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EXT: 78045
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C

KIRSTY JENNETT (1116)
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EXT: 76572
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EXT: 76306
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EXT: 76007
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STUART ROUTLEDGE (1392)
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SAS E1 DISRUPTION
EXT: 74042
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EXT: 74056
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ANDY WIGNALL (1556)
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EXT: 75141
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PETER HOWELL (1224)
LICENSING DEPT, SAS
EXT: 74831
MOBILE: 07460 843043

DAVE JONES (1377)
ADMIRAL ST, RESPONSE, B BLOCK
EXT: 75301
MOBILE: 07725 204995

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JANE ARROWSMITH (1470)
PRESCOT NHOOD DEDICATED
EXT: 76340
MOBILE: 07793 222731

STEPHANIE BARCROFT (1164)
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TEL: 01744 815538
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EXT: 76862
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NO1 REGIONAL REP, INTERIM NATIONAL
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